

Information to identify the case:

Debtor 1	<u>William R. Sallick</u>	Social Security number or ITIN	xxx-xx-3950
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-26195-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William R. Sallick
fka William Richard Sallick

11/16/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 William R. Sallick
 Debtor

Case No. 18-26195-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +William R. Sallick, 427 Route 515, Vernon, NJ 07462-3002
 517699295 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517699296 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517699297 +Fein Such and Kahn, 7 Century Drive, suite 201, Parsippany, NJ 07054-4673
 517699301 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517699303 +Roundpoint Mortgage Servicing Corp, Po Box 19409, Charlotte, NC 28219-9409
 517699304 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
 517699305 +Unifund CCR Partners, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517699294 +Fax: 602-659-2196 Nov 17 2018 00:04:47 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517699298 +EDI: IRS.COM Nov 17 2018 04:33:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 517699299 +EDI: RESURGENT.COM Nov 17 2018 04:33:00 Lvnv Funding LLC, 15 S Main Street Ste 600,
 Greenville, SC 29601-2768
 517699300 +E-mail/PDF: bankruptcy@ncfsi.com Nov 16 2018 23:50:10 New Century Financial Services,
 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
 517699302 +E-mail/Text: mary@rabperformance.com Nov 16 2018 23:48:57 RAB Performance Recoveries LLC,
 700 Kindermack Road, Suite 2011, Oradell, NJ 07649-1533

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
 trustee@stanzialelaw.com, nj45@ecfcbis.com
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
 Denise E. Carlon on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jill Manzo on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION, as servicer for
 CARISBROOK ASSET HOLDING TRUST bankruptcy@feinsuch.com
 Kevin Gordon McDonald on behalf of Creditor CARISBROOK ASSET HOLDING TRUST
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Michelle Labayen on behalf of Debtor William R. Sallick michelle@labayenlaw.com,
 benitezgiovanna@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7